

Certificate Number: 03088-NJ-DE-037789928

Bankruptcy Case Number: 23-18062



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 23, 2023, at 3:45 o'clock PM CDT, Lori A Karr completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 23, 2023 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor